

**Information to identify the case:**

|                                |                                  |                                |             |
|--------------------------------|----------------------------------|--------------------------------|-------------|
| Debtor 1                       | <u>Jack R. Reilly</u>            | Social Security number or ITIN | xxx-xx-4079 |
|                                | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2                       |                                  | Social Security number or ITIN | ----        |
| (Spouse, if filing)            | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court | District of New Jersey           |                                |             |
| Case number:                   | 17-26880-CMG                     |                                |             |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jack R. Reilly

11/22/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Jack R. Reilly  
 Debtor

Case No. 17-26880-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 34

Date Rcvd: Nov 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2017.

db Jack R. Reilly, 112 1st Ave, Tuckerton, NJ 08087-2704  
 intp +Eric Bednarczyk, 455 Twin Lakes Boulevard, Little Egg Harbor, NJ 08087-1118  
 517020440 +Best Buy/CBNA, POB 6497, Sioux Falls, SD 57117-6497  
 517020441 +Bureau Of Accounts Control, 3601 US Highway 9, Howell, NJ 07731-3395  
 517020444 +Capital One/GM Card, POB 30256, Salt Lake City, UT 84130-0256  
 517020447 +Chase Home Mortgage, POB 24696, Columbus, OH 43224-0696  
 517020448 Citibank - Wawa Credit Card, PO Box 6406, Sioux Falls, SD 57117-6406  
 517020449 Citiibank/Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010  
 517020452 Eric And Lara Bednarczyk, Attn: Kevin Quinlin, Esq., 207 W Main St,  
 Tuckerton, NJ 08087-2200  
 517020455 +Kubota Credit Corp., 1175 S. Guild Ave., Lodi, CA 95240-3154  
 517020456 +McKesson Patient Care Solutions, Inc., POB 1135 Airside Business Park,  
 Moon Township, PA 15108-6135  
 517020457 Rob Conway, 603 Route 9 S, Little Egg Harbor, NJ 08087-4075  
 517020464 Tractor Supply / Citibank, PO Box 78004, Phoenix, AZ 85062-8004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 22 2017 22:41:42 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 22 2017 22:41:40 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: HNDA.COM Nov 22 2017 22:28:00 American Honda Finance Corp., P.O. Box 168088,  
 Irving, TX 75016-8088  
 cr EDI: GMACFS.COM Nov 22 2017 22:28:00 Ally Financial, PO Box 130424,  
 Roseville, MN 55113-0004  
 517020453 EDI: HNDA.COM Nov 22 2017 22:28:00 Honda Financial Services, PO Box 1844,  
 Alpharetta, GA 30023-1844  
 517020438 +EDI: GMACFS.COM Nov 22 2017 22:28:00 Ally Financial, POB 380902,  
 Bloomington, MN 55438-0902  
 517020439 +EDI: TSYS2.COM Nov 22 2017 22:28:00 Barclays Bank Delaware, POB 8803,  
 Wilmington, DE 19899-8803  
 517020442 EDI: CAPITALONE.COM Nov 22 2017 22:28:00 Capital One Bank (USA) NA, PO Box 71083,  
 Charlotte, NC 28272-1083  
 517020443 +EDI: CAPITALONE.COM Nov 22 2017 22:28:00 Capital One Bank USA NA, POB 30281,  
 Salt Lake City, UT 84130-0281  
 517020445 EDI: CHASE.COM Nov 22 2017 22:28:00 Chase - Amazon.com, PO Box 15123,  
 Wilmington, DE 19850-5123  
 517020446 EDI: CHASE.COM Nov 22 2017 22:28:00 Chase - Slate, POB 15123,  
 Wilmington, DE 19886-5153  
 517020450 EDI: DIRECTV.COM Nov 22 2017 22:28:00 DirecTV, POB 78626, Phoenix, AZ 85062-8626  
 517020451 EDI: DISCOVER.COM Nov 22 2017 22:28:00 Discover 'More Card', PO Box 71084,  
 Charlotte, NC 28272-1084  
 517020454 EDI: TSYS2.COM Nov 22 2017 22:28:00 Juniper Card Services, POB 13337,  
 Philadelphia, PA 19101-3337  
 517020459 EDI: RMSC.COM Nov 22 2017 22:28:00 SYNCB/JC Penney, PO Box 965036,  
 Orlando, FL 32896-5036  
 517020460 EDI: RMSC.COM Nov 22 2017 22:28:00 SYNCB/Lowes, PO Box 965036, Orlando, FL 32896-5036  
 517020461 EDI: RMSC.COM Nov 22 2017 22:28:00 SYNCB/PAYPAL, PO Box 960080, Orlando, FL 32896-0080  
 517020462 EDI: RMSC.COM Nov 22 2017 22:28:00 SYNCB/Walmart, PO Box 965036,  
 Orlando, FL 32896-5036  
 517020458 E-mail/Text: bankruptcy@bbandt.com Nov 22 2017 22:41:36 Sheffield Financial Corp.,,  
 PO Box 580229, Charlotte, NC 28258-0229  
 517021231 +EDI: RMSC.COM Nov 22 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517020463 +E-mail/Text: marisa.sheppard@timepayment.com Nov 22 2017 22:41:52 Timepayment Corp.,  
 10M Commerce Way, Woburn, MA 01801-8000

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 34

Date Rcvd: Nov 22, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2017 at the address(es) listed below:

Bunce Atkinson on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Bunce Atkinson bunceatkinson@aol.com, NJ09@ecfcbis.com, maraujo@atkinsondebartolo.org  
Denise E. Carlon on behalf of Creditor Kubota Credit Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin S. Quinlan on behalf of Plaintiff Laura Bednarczyk ksquesqct@comcast.net, ksquesqct@gmail.com/r55119@notify.bestcase.com  
Kevin S. Quinlan on behalf of Plaintiff Eric Bednarczyk ksquesqct@comcast.net, ksquesqct@gmail.com/r55119@notify.bestcase.com  
Kevin S. Quinlan on behalf of Interested Party Eric Bednarczyk ksquesqct@comcast.net, ksquesqct@gmail.com/r55119@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Kubota Credit Corporation rsolarz@kmlawgroup.com  
Thomas J Subranni on behalf of Debtor Jack R. Reilly jwiesner@subranni.com, ecorma@subranni.com; jwiesner@subranni.com; hinnaurato@subranni.com; G21182@notify.cincompass.com; sz auer@subranni.com; cwild@subranni.com; ecf@subranni.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9